

**Information to identify the case:**

Debtor 1	<u>Rose Ann Bolton</u>	Social Security number or ITIN	xxx-xx-0139
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-14774-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rose Ann Bolton

5/18/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Rose Ann Bolton  
Debtor

Case No. 16-14774-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: May 18, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2021:

Recip ID	Recipient Name and Address
db	+ Rose Ann Bolton, 39 Old Orchard Dr., Sicklerville, NJ 08081-3057
516215931	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516296578	+ Collins Asset Group LLC., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
516056683	+ Financial Recoveries, 200 E Park Dr., Ste. 100, Mount Laurel, NJ 08054-1297
516056695	+ The Bureaus Inc, 1717 Central Street, Evanston, IL 60201-1507
516244135	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013
517975930	+ Toyota Lease Trust, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
516056697	+ USDA Rural Development, 4300 Goodfellow Blvd., Saint Louis, MO 63120-1719

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 18 2021 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 18 2021 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: BANKAMER.COM	May 19 2021 00:23:00	BANK OF AMERICA, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
516056679	EDI: BANKAMER.COM	May 19 2021 00:23:00	Bank of America, PO Box 982238, El Paso, TX 79998
516056680	EDI: BANKAMER.COM	May 19 2021 00:23:00	Bank of America Home Loans, PO Box 5170, Simi Valley, CA 93062-5170
516297413	EDI: BANKAMER.COM	May 19 2021 00:23:00	Bank of America NA, PO Box 31785, Tampa FL 33631-3785
516264989	EDI: BL-BECKET.COM	May 19 2021 00:23:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516056682	+ EDI: COLLINSASSET.COM	May 19 2021 00:23:00	Collins Asset Group, 5725 W Highway 290, Suite 103, Austin, TX 78735-8722
516056687	EDI: CITICORP.COM	May 19 2021 00:23:00	Macy's, PO Box 8218, Mason, OH 45040
516291105	EDI: Q3G.COM	May 19 2021 00:23:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516056684	EDI: IIC9.COM	May 19 2021 00:23:00	IC Systems Collections, P.O. Box 64378, Saint Paul, MN 55164-0378
516056681	EDI: JPMORGANCHASE	May 19 2021 00:23:00	Chase, PO Box 15298, Wilmington, DE 19850-5298
516056685	+ Email/Text: BKRMailOPS@weltman.com	May 18 2021 20:41:00	Kay Jewelers, 375 Ghent Road, Fairlawn, OH 44333-4600

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516056686	+ Email/Text: PBNCNotifications@peritussservices.com	May 18 2021 20:41:00	Kohl's/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
516187320	+ EDI: MID8.COM	May 19 2021 00:23:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516056688	+ EDI: MID8.COM	May 19 2021 00:23:00	Midland Funding LLC, 2365 Northside Drive Suite 300, San Diego, CA 92108-2709
516056690	EDI: PRA.COM	May 19 2021 00:23:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502
516056692	EDI: PRA.COM	May 19 2021 00:23:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd., Norfolk, VA 23502
516056691	EDI: PRA.COM	May 19 2021 00:23:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
516296546	EDI: PRA.COM	May 19 2021 00:23:00	Portfolio Recovery Associates, LLC, C/O Capital One Bank (USA), N.A., POB 41067, Norfolk VA 23541
516296554	EDI: PRA.COM	May 19 2021 00:23:00	Portfolio Recovery Associates, LLC, C/O Capital One, N.A., POB 41067, Norfolk VA 23541
516296664	EDI: PRA.COM	May 19 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Fashion Bug, POB 41067, Norfolk VA 23541
516296671	EDI: PRA.COM	May 19 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Lane Bryant, POB 41067, Norfolk VA 23541
516296538	EDI: PRA.COM	May 19 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Sam's Club, POB 41067, Norfolk VA 23541
516296571	EDI: PRA.COM	May 19 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
516056693	+ EDI: RMSC.COM	May 19 2021 00:23:00	SYNCB/Lowes, PO BOX 965005, Orlando, FL 32896-5005
516077501	+ Email/Text: ecf@buckleyking.com	May 18 2021 20:41:00	Sterling Jewelers, Inc. dba Kay Jewelers, c/o Buckley King LPA, 600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693
516280739	+ Email/Text: bncmail@w-legal.com	May 18 2021 20:42:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516056694	+ EDI: WTRRN BANK.COM	May 19 2021 00:23:00	TD Bank USA/Target Credit, 3701 Wayzata Blvd, Minneapolis, MN 55416-3440
516056696	EDI: TFSR.COM	May 19 2021 00:23:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516056689	*+	Midland Funding LLC, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-1

User: admin

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 20, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2021 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Debtor Rose Ann Bolton andy@sjbankruptcyllaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Sean M. O'Brien	on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com

TOTAL: 7